

Issue: Reviewing Modification Issues

Resolution:

1. Indicators of modifications on the vehicle.
 - a) Inspection report
 - b) Repair facility advises adjuster and provides pictures.
 - c) Pictures sent to claims department and the adjuster notices the modification.
2. Examples of modifications.
 - a) Exhaust modifications – removal of the catalytic convertor, dual exhaust, straight pipe exhaust, etc.
 - b) Headers, tuners, chips, or other performance enhancements.
 - c) Anything altering the engine management system
 - d) Snowplow equipment and/or attachments and controls.
 - e) Vehicles modified for racing or off roading.
3. Creating a task for Client Relations.
 - a) With CMS already opened, click **[Customer Search]**
 - b) Under **[Customer Search]**, enter the applicable claim number under [claim number]
 - c) Click **[Search]**
 - d) Under the **[Customer Search]** window that will automatically populate, click on the **[Claim Number]**
 - e) To begin to create a task for Client Relations, click **[Actions]**
 - f) Click **[Task]**
 - g) The following window will automatically populate. Under **[Subject]**, type “Client Relations Review”
 - h) Click **[Task Type]** and from the drop-down menu that appears, choose **[Client Relations]**
 - i) Under **[Assigned to]**, click the **[X]** next to your name
 - j) Under the drop-down menu for the **[Assigned to]** button, click **[Queues]**
 - k) Under **[Search queues]**, type and select **[Client Relations]**
 - l) Under **[Task Reason]**, from the drop-down menu that appears, choose **[Vehicle modifications]**
 - m) Scroll down to the Additional Information section. The default priority will say “normal”; do not adjust this.
 - n) Under the drop – down menu for **[Status]**, choose **[Not Started]**
 - o) Under **[comments]**, draft your task comments note, it should specify which modifications are present.
 - p) When your note is ready, click **[Save]**
 - q) Call shop and advise claim is on hold during Client Relations review.
 - r) Once review is complete Client relations will assign to callbacks or the adjuster depending on the type of claim. Turnaround time is 24-48 hours but could be longer.
 - s) If confirmed modifications that void the policy, the contract will be cancelled. Client Relations will set a task if they need additional information or if the claim is officially denied.



SOP: Reviewing Modification Issues

Purpose

This is intended to provide directions for adjusters on reviewing modifications on vehicles.

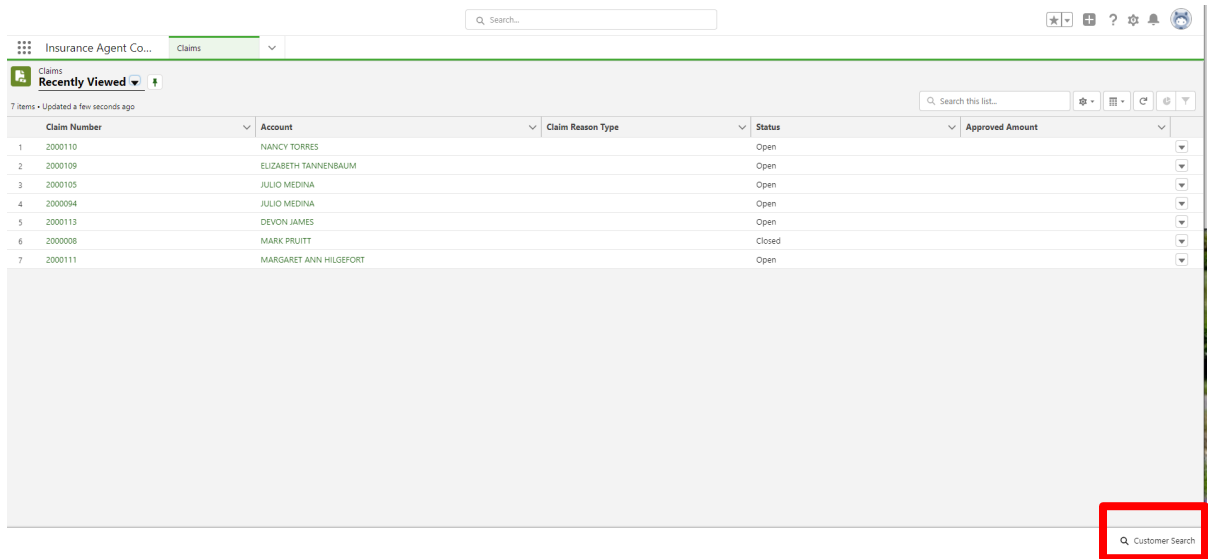
Teams Impacted

- Client Relations
- Claims and their core department leadership teams
- Senior leadership teams

Procedure

1. Indicators of modifications on the vehicle
 - a. Inspection report notes and shows modifications.
 - b. The repair facility advises the adjuster of a modification and has provided pictures.
 - c. Pictures are sent of the vehicle to claims department and the adjuster notices the modification.
 - d. Examples of modifications include but are not limited to what is listed in sections 2-3.
2. Exhaust Modifications
 - a. The contract states there is no coverage for exhaust modifications which interfere or alter the free flow exhaust system.
 - b. Few examples of exhaust modifications we do not cover, removal of the catalytic convertor, a dual exhaust, straight pipe exhaust, etc.
 - c. Please give a brief explanation of the exhaust mod when sending to Client Relations.
3. Other Modifications
 - a. Headers, tuners, chips, or other performance enhancements
 - b. Anything altering the ignition system.
 - c. Anything altering the engine management system.
 - d. Snowplow equipment and/or attachments and controls.
 - e. Vehicles modified or set up for racing.
 - f. Vehicles that are modified for off roading and roadsters.
 - g. Flatbeds
 - h. Please note that oversized tires and suspension modifications each have their own SOPs to follow.
4. Creating a task for Client Relations
 - a. With CMS already opened, click **[Customer Search]**

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Insurance Agent Co. Claims

Search...

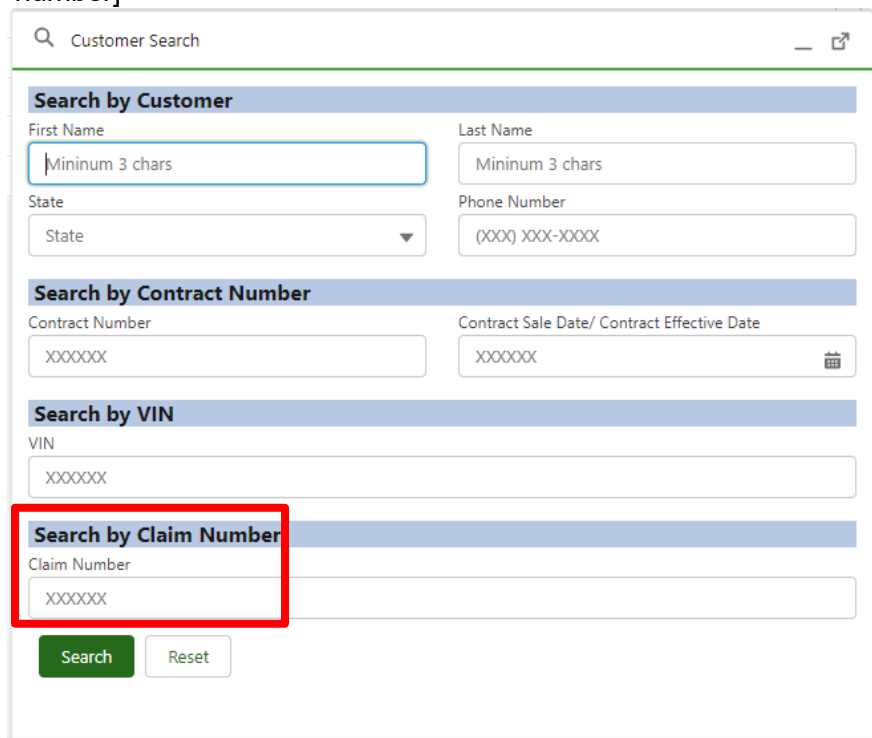
Claims Recently Viewed

7 items • Updated a few seconds ago

Claim Number	Account	Claim Reason Type	Status	Approved Amount
1 2000110	NANCY TORRES		Open	
2 2000109	ELIZABETH TANNENBAUM		Open	
3 2000105	JULIO MEDINA		Open	
4 2000094	JULIO MEDINA		Open	
5 2000113	DEVON JAMES		Open	
6 2000008	MARK PRUITT		Closed	
7 2000111	MARGARET ANN HILGEFORT		Open	

Customer Search

- b. Under **[Customer Search]**, enter the applicable claim number under [claim number]



Customer Search

Search by Customer

First Name: Minimum 3 chars

Last Name: Minimum 3 chars

State: State

Phone Number: (XXX) XXX-XXXX

Search by Contract Number

Contract Number: XXXXXX

Contract Sale Date/ Contract Effective Date: XXXXXX

Search by VIN

VIN: XXXXXX

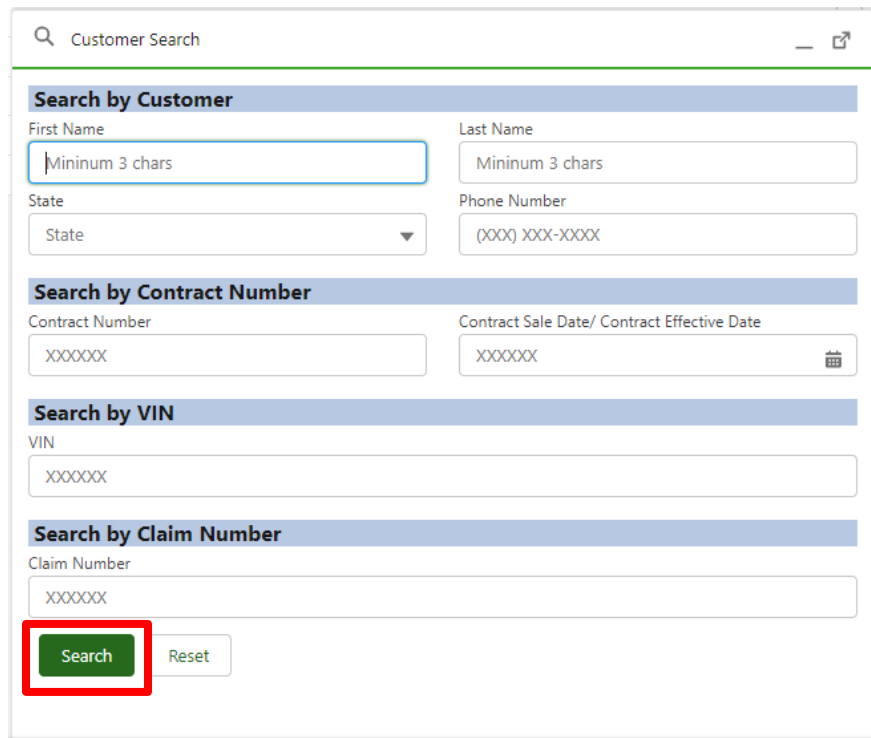
Search by Claim Number

Claim Number: XXXXXX

Search Reset

- c. Click **[Search]**

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Customer Search

Search by Customer

First Name: Minimum 3 chars

Last Name: Minimum 3 chars

State: State

Phone Number: (XXX) XXX-XXXX

Search by Contract Number

Contract Number: XXXXXX

Contract Sale Date/ Contract Effective Date: XXXXXX

Search by VIN

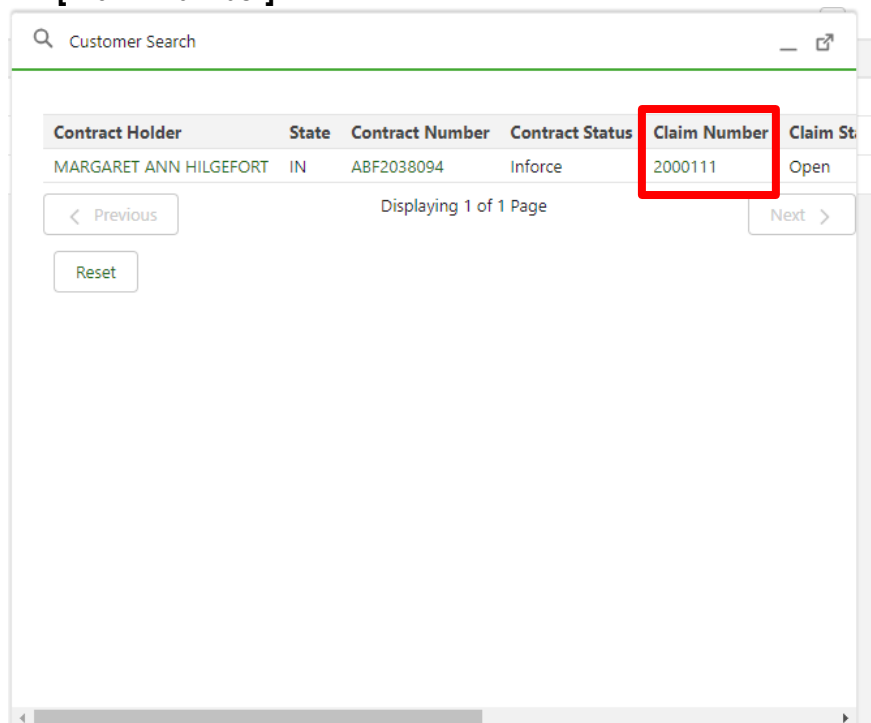
VIN: XXXXXX

Search by Claim Number

Claim Number: XXXXXX

Search Reset

- d. Under the **[Customer Search]** window that will automatically populate, click on the **[Claim Number]**



Customer Search

Contract Holder	State	Contract Number	Contract Status	Claim Number	Claim St
MARGARET ANN HILGEFORT	IN	ABF2038094	Inforce	2000111	Open

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Reset

- e. To begin to create a task for Client Relations, click **[Actions]**

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f. Click **[Tasks]**

g. The following window will automatically populate. Under **[Subject]**, type “Client Relations Review”



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New Task

Task Information

Name	<input type="text" value="Search Contacts..."/>	
* Subject	<input type="text" value="Client Relations Review"/>	* Task Type
Assigned To	<input type="text" value="Brooke Thomas"/>	<input type="text" value="--None--"/>
1 Total Task		Task Reason
Due Date	<input type="text"/>	<input type="text" value="--None--"/>
		Other Reason Details
Related To	<input type="text" value="2000111"/>	<input type="text"/>

- h. Click **[Task Type]** and from the drop-down menu that appears, choose **[Client Relations]**

New Task

Task Information

Name	<input type="text" value="Search Contacts..."/>	
* Subject	<input type="text" value="Client Relations Review"/>	* Task Type
Assigned To	<input type="text" value="Brooke Thomas"/>	<input type="text" value="Client Relations"/>
1 Total Task		* Task Reason
Due Date	<input type="text"/>	<input type="text" value="--None--"/>
		Other Reason Details
Related To	<input type="text" value="2000110"/>	<input type="text"/>



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- i. Under **[Assigned to]**, click the **[X]** next to your name

New Task

Task Information

Name	<input type="text" value="Search Contacts..."/>		
* Subject	<input type="text" value="Client Relations Review"/>	* Task Type	<input type="text" value="Client Relations"/>
Assigned To	<div> Brooke Thomas X</div>	* Task Reason	<input type="text" value="--None--"/>
1 Total Task			
Due Date	<input type="text"/>	Other Reason Details	<input type="text"/>
Related To	<div> 2000110</div>		

- j. Under the drop down menu for the **[Assigned to]** button, click **[Queues]**

New Task

Task Information

Name	<input type="text" value="Search Contacts..."/>		
* Subject	<input type="text" value="Client Relations Review"/>	* Task Type	<input type="text" value="Client Relations"/>
Assigned To	<div> X Search Queues...</div>	* Task Reason	<input type="text" value="--None--"/>
Due Date	<input type="text"/>	Other Reason Details	<input type="text"/>
Related To	<div> 2000110</div>		

- k. Under **[Search queues]**, type and select **[Client Relations]**



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New Task

Task Information

Name	<input type="text" value="Search Contacts..."/>	
*Subject	<input type="text" value="Client Relations Review"/>	*Task Type <input type="text" value="Client Relations"/>
Assigned To	<input type="text" value="Client Relations"/>	*Task Reason <input type="text" value="--None--"/>
1 Total Task		
Due Date	<input type="text"/>	Other Reason Details <input type="text"/>
Related To	<input type="text" value="2000110"/>	

- I. Under **[Task Reason]**, from the drop down menu that appears, choose **[Vehicle modifications]**

New Task

Task Information

Name	<input type="text" value="Search Contacts..."/>	
*Subject	<input type="text" value="Client Relations Review"/>	*Task Type <input type="text" value="Client Relations"/>
Assigned To	<input type="text" value="Client Relations"/>	*Task Reason <input type="text" value="Vehicle modifications"/>
1 Total Task		
Due Date	<input type="text"/>	Other Reason Details <input type="text"/>
Related To	<input type="text" value="2000110"/>	

- m. Scroll down to the Additional Information section. The default priority will say "normal"; do not adjust this.
- n. Under the drop-down menu for **[Status]**, choose **[Not Started]**

Additional Information

*Priority	<input type="text" value="Normal"/>
*Status	<input type="text" value="Not Started"/>

Comments

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- o. Under **[comments]**, draft your task comments note, which should specify which modifications are present on the vehicle and need to be reviewed.

Additional Information

* Priority

* Status

Comments

- p. When your note is ready, click **[Save]**

New Task

Task Information

Name

* Subject

* Task Type

Assigned To

* Task Reason

1 Total Task

Due Date

Other Reason Details

Related To

Additional Information

* Priority

* Status

Comments

- q. Call shop and advise the claim is on hold and awaiting coverage determination.
- r. Client relations will review and assign a task to either callbacks or the adjuster, depending on the type of claim (specifically, general vs. powertrain). The typical



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turnaround time is 24-48 hours, though it may sometimes be longer if we are waiting on the seller to confirm changes in funding.

- s. If we confirm that the vehicle has modifications which void the policy, the contract will be cancelled. If circumstances arise where we need more evidence of modifications, we will create a task with further instructions that we will send to the appropriate group or adjuster. If the claim is denied and the contract is set to be cancelled, Client Relations will assign a task back to the adjuster to officially deny the claim and an addition task to callbacks to explain the denial.

Approval & Revision

Date Created [03/24/2022]	Created By [Brooke Thomas]	Date Approved [3/24/2022]	Approved By [Jessica Rivera]	
Date Revised 08/01/2023	Revised by Melissa Bryant	Revision Description Added Fast Track Article	Date Approved 08/01/2023	Approved By Amanda Wiseman
Date Revised [Date]	Revised by [Revisor Name]	Revision Description [Enter what has changed from the previous version]	Date Approved [Date]	Approved By [Approver's Name]
Date Revised [Date]	Revised by [Revisor Name]	Revision Description [Enter what has changed from the previous version]	Date Approved [Date]	Approved By [Approver's Name]
Date Revised [Date]	Revised by [Revisor Name]	Revision Description [Enter what has changed from the previous version]	Date Approved [Date]	Approved By [Approver's Name]